

Identity Chek® Service Alerts

Early Alerts of Potential Fraud

Identity theft protection service providers looking to win market share must find ways to better protect consumers' personally identifiable information against identity theft and account takeover. Identity Chek® Service Alerts leverages the National Shared DatabaseSM for unique visibility into banking data to generate consumer alerts on a range of banking activities, including:

- New deposit account applications and openings
- Changes made to deposit account holder's personal information
- New signers added to a depositor's account

In 2021, a staggering 15 million consumers were victimized by identity fraud, resulting in \$24 billion in fraud losses.¹

How it works in real time²



Step 1

You provide Early Warning® with your subscriber files.



Step 2

Early Warning continuously monitors your subscribers' deposit accounts, comparing their information against activity reflected in our vast, up-to-date database.



Step 3

When activity is detected related to a monitored subscriber, Identity Chek® Service Alerts generates an alert and sends it to you in real-time.



Step 4

You send an instant notification³ to the subscriber, who in turn determines the authenticity of the activity. If the event is suspicious, or indicative of fraud, they are instructed to contact their financial institution.

¹ 2022 Identity Fraud Study: The Virtual Battleground. Javelin Strategy & Research, March 2022

² Batch service is also available

³ Your subscribers can configure notifications according to their communication preferences.

For more information about Identity Chek® Service Alerts, email webinquiry@earlywarning.com

ABOUT EARLY WARNING

Early Warning Services, LLC, helps power payments innovation across the United States banking sector—enabling financial inclusion, advancing reliable and fast payments for America's consumers and small businesses, and helping banks and credit unions protect the people and businesses they serve. The company tackles industry challenges at scale—including **Zelle**®, one of the nation's most widely used person-to-person payment services; **Paze**®, a digital wallet improving online checkout; and **Certos**SM, a network-intelligence solution used by thousands of financial institutions. For more than 35 years, Early Warning has worked with banks, credit unions and government agencies to drive prosperity, deliver bold innovation and improve how payments are made.